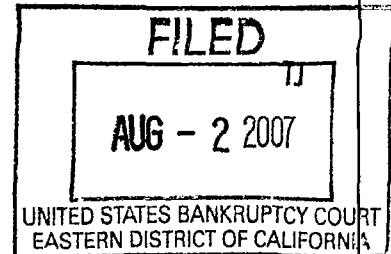


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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re)	Case No. 07-21466-C-7
)	
EVELYN R. SANTIAGO,)	MC No. JKB-1
)	
Debtor.)	
_____)	

**FINDINGS OF FACT AND CONCLUSIONS OF LAW
ON MOTION FOR RELIEF FROM AUTOMATIC STAY NOT INTENDED FOR
PUBLICATION**

These findings of fact and conclusions of law, which are not intended for publication, are rendered in this contested matter pursuant to Federal Rule of Civil Procedure 52 as incorporated by Federal Rules of Bankruptcy Procedure 7052 and 9014.

Jurisdiction

Jurisdiction is founded upon 28 U.S.C. § 1334. This is a core proceeding. 28 U.S.C. § 157(b)(2)(G).

Findings of Fact

Debtor filed her voluntary chapter 7 petition on March 5, 2007. She scheduled real property commonly known as 233

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1 Tamarisk Circle, Suisun City, CA 94585 ("property") as property
2 of the estate. The first meeting of creditors was held on
3 April 12, 2007. The chapter 7 trustee filed a report finding
4 that there is property available for distribution from the
5 estate over and above that exempted by the debtor. Debtor was
6 discharged from all dischargeable debts on June 19, 2007.

7 On June 19, 2007, Wilshire Credit Corp. ("movant") filed
8 a motion, notice, and declaration requesting that this court
9 vacate the automatic stay to permit movant to foreclose upon
10 the property. The fair market value of the property is
11 approximately \$464,754. Movant has a lien on the property in
12 the approximate amount of \$409,687.34. There are other liens
13 against the property in the approximate amount of \$49,461.

14 The trustee filed a notice of non-opposition to the
15 motion on June 25, 2007.

16 No opposition to the motion was filed within the time
17 prescribed by Local Bankruptcy Rule 9014-1(f)(1). The parties
18 have consented to taking evidence by affidavit and have not
19 demonstrated that there is any disputed material factual issue
20 that would warrant an evidentiary hearing. See L. Bankr. R.
21 9014-1(f)(1). The evidentiary record is closed. Id.

22 Upon review of the record, the court determined that
23 the written record was adequate and that no oral argument is
24 necessary.

25 Conclusions of Law

26
27 The automatic stay of acts against debtor in personam
28 expires when the debtor is granted a discharge. 11 U.S.C.

1 § 362(c)(2)(C). Acts against property of the estate remain
2 stayed until the earliest of the time when the bankruptcy case
3 is closed, dismissed, or the property ceases to be property of
4 the estate. 11 U.S.C. § 362(c). The automatic stay may be
5 terminated earlier if debtor fails to protect the secured
6 party's interest adequately, § 362(d)(1), and, with respect to
7 a stay of an act against property, debtor does not have equity
8 in the property, § 362(d)(2)(A), and the property is not
9 necessary to an effective reorganization. 11 U.S.C. §
10 362(d)(2)(B). The issue of whether the property is necessary
11 to an effective reorganization is not considered in a chapter 7
12 case because no reorganization is contemplated in a chapter 7
13 case.

14 Although the debtor appears to have some equity in the
15 property, since the debtor was granted a discharge, the
16 automatic stay has expired as to the debtor. Thus, the motion
17 insofar as it is directed at the interest of the debtor is moot
18 and will be denied.

19 However, the motion will be granted as to the interest
20 of the trustee.

21 An appropriate order will issue.

22 Dated: August 2, 2007

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24 
25 UNITED STATES BANKRUPTCY JUDGE
26
27
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CERTIFICATE OF SERVICE

On the date indicated below, I served a true and correct copy(ies) of the attached document by placing said copy(ies) in a postage paid envelope addressed to the person(s) hereinafter listed and by depositing said envelope in the United States mail or by placing said copy(ies) into an interoffice delivery receptacle located in the Clerk's Office.

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United States Courthouse
501 "I" Street, Suite 7-500
Sacramento, CA 95814

Dated:

8/3/07


Deputy Clerk